

It has taken me more than three years to correct a \$20 error made by a public utility company that ended up on my credit report as charged-off debit. In that time, I spend tens of hours on the phone attempting to determine the purpose of the \$20 charge, and made tens of attempts to pay it (just to get rid of it), but the utility in question refused to acknowledge the debt owed...even as they continued to negatively update my credit report every few months.

Even now, though I have been assured that it is taken care of (after officially challenging it with the credit companies and having them once again affirm it, I used this to get the utility to accept the \$20), it continues to impact my life negatively. I cannot qualify for top-tier auto loans, my first mortgage was thrown into jeopardy at the last minute, and the sheer volume of stress has been at times overwhelming.

Please consider that this occurred because of a single error on a public utility's part, and I have only been able to (supposedly) correct it by (a) having access to the information in my file, (b) paying \$20 that I didn't really owe, and (c) having laws that allowed me to contest the incorrect data and demand contact information for the person who claimed it was correct.

With this action, you will be creating a database that contains information about me that could have an equally (if not moreso) negative impact on my life. An erroneous piece of information accidentally placed on my file could (at the very least) prevent me from flying and expose me to prejudice from flight and security personnel, and (theoretically) expose me to surveillance, detainment or arrest. Unlike my credit report situation, I will have no recourse to (a) have access to the information in my file, (b) take steps to correct that data, or (c) have the right to contest the incorrect data and demand to know who placed it there.

I sincerely hope you will reconsider this ill-conceived plan, or at least make it possible to access your own record, contest incorrect information and file a comment if the information cannot be corrected, as we are allowed to do with credit reports. This will not solve the problem, but will at least allow individuals some power without diluting the stated purpose of this measure.

Additionally, please consider limiting either the type of information stored or the individuals who have access to it. Again, as with the credit report, information of this nature in the wrong hands will make identity theft and other crimes easy for those with access...and the more people with access, the more likely they are to believe that they'd get away with such activity.